

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TODD B CASSENS  
KIMBERLY J CASSENS  
Debtor(s)

Case No. 07-04507

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/14/2007.
- 2) The plan was confirmed on 06/11/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/20/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/21/2008, 12/09/2008, 08/06/2009, 12/02/2009.
- 5) The case was dismissed on 12/17/2009.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,626.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$32,536.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$32,536.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,575.28
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,275.28**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Secured	5,000.00	783.61	783.61	783.61	225.00
BURGER DRUGS	Unsecured	760.68	NA	NA	0.00	0.00
CALVARY PORTFOLIO SERVICES	Secured	3,500.00	3,500.00	3,500.00	3,500.00	303.28
CENTRAL DUPAGE HOSPITAL	Unsecured	306.25	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	2,288.61	NA	NA	0.00	0.00
FV ORTHOPEDIC INSTITUTE	Unsecured	84.60	NA	NA	0.00	0.00
GMAC	Secured	9,300.00	9,300.00	9,300.00	7,012.26	1,554.59
INTERNAL REVENUE SERVICE	Priority	NA	1,905.13	1,905.13	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,703.50	2,275.38	2,275.38	0.00	0.00
JP MORGAN CHASE BANK	Unsecured	5,713.95	5,915.57	5,915.57	0.00	0.00
KANE COUNTY STATES ATTORNEY	Unsecured	488.38	NA	NA	0.00	0.00
KCA FINANCIAL	Unsecured	1,548.75	NA	NA	0.00	0.00
KCA FINANCIAL	Unsecured	2,855.00	NA	NA	0.00	0.00
MEIJER	Unsecured	217.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,519.81	2,494.81	2,494.81	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	NA	352.46	352.46	0.00	0.00
NCB MANAGEMENT	Unsecured	2,266.55	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	727.92	NA	NA	0.00	0.00
NEWPORT NEWS	Unsecured	2,146.47	NA	NA	0.00	0.00
OSI COLLECTION SRV	Unsecured	1,168.05	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	939.94	1,129.22	1,129.22	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,437.77	2,281.55	2,281.55	0.00	0.00
RPM COLLECTION	Unsecured	2,139.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	677.83	NA	NA	0.00	0.00
THE BUREAUS	Unsecured	557.32	NA	NA	0.00	0.00
TRS RECOVERY SERVICES	Unsecured	83.00	NA	NA	0.00	0.00
US BANK HOME MTGE	Secured	21,620.00	16,881.98	16,881.98	16,881.98	0.00
US BANK HOME MTGE	Secured	NA	NA	NA	0.00	0.00
VALLEY AMBULATORY	Unsecured	1,020.08	940.28	940.28	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$16,881.98	\$16,881.98	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$13,583.61	\$11,295.87	\$2,082.87
<b>TOTAL SECURED:</b>	<b>\$30,465.59</b>	<b>\$28,177.85</b>	<b>\$2,082.87</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,905.13	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,905.13</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,389.27</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,275.28</u>
Disbursements to Creditors	<u>\$30,260.72</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$32,536.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/23/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.